

**Case Information****STORM DAMAGE CONSULTANTS LLC VS OHIO SECURITY INSURANCE COMPANY**

Assigned to Judge Haupt in Stark County Common Pleas Court

2024CV01278

**Case Type**

Other Civil

**Filed On**

Jul 3, 2024

**Case Status**

Open Case

**Next Action**

None

**Financials**

Costs	Payments	Balance
\$249.07	\$249.07	\$0.00

**Parties**

Type	Name / Address	Attorney
Plaintiff	STORM DAMAGE CONSULTANTS LLC 112 ERIE STREET S MASSILLON OH 44646	COLLEEN KERINS
Defendant	OHIO SECURITY INSURANCE COMPANY 175 BERKELEY STREET BOSTON MA 02116	

**Case Financials****Costs****Receipts**

▲Date	Amount	Description	Suspended
Jul 3, 2024	\$3.00	ISSUING	
Jul 3, 2024	\$25.00	JURY DEMAND	
Jul 3, 2024	\$9.07	POSTAGE	
Jul 3, 2024	\$25.00	CLERK	

<b>▲Date</b>	<b>Amount</b>	<b>Description</b>	<b>Suspended</b>
Jul 3, 2024	\$6.00	DATA COST	
Jul 3, 2024	\$25.74	H.B. 171 (LEGAL AID)	
Jul 3, 2024	\$0.26	H.B. 171 (CLERK)	
Jul 3, 2024	\$20.00	CLERK DATA COSTS	
Jul 3, 2024	\$60.00	COURT RESOLUTION FEE	
Jul 3, 2024	\$65.00	COMPLAINT - COURT	
Jul 3, 2024	\$10.00	SECURITY	

**Subtotal** \$249.07**Suspended** \$0.00**Total** \$249.07**Docket**

<b>▲Date</b>	<b>Docket Entry</b>
Jul 3, 2024	DEPOSIT RECEIVED FROM KERINS LAW LLC RECEIPT NO. CV494241 IN THE AMOUNT OF \$325.00
Jul 3, 2024	DEPOSIT RECEIVED FROM KERINS LAW LLC RECEIPT NO. CV494242 IN THE AMOUNT OF \$200.00
Jul 3, 2024	COMPLAINT FILED SUMMONS AND COPIES OF COMPLAINT SENT TO OHIO SECURITY INSURANCE COMPANY BY CERTIFIED MAIL USPS Tracking Number: 9414814969000350018549 (###021162024CV01278000!!!);
Jul 3, 2024	DESIGNATION FORM FILED
Jul 3, 2024	JURY DEMAND - PLAINTIFF

Clark Legal Division  
Stark County Clerk of Courts  
P.O. Box 21160  
Canton, OH 44701

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USPS CERTIFIED MAIL

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9414 8149 6900 0350 0185 49

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0001

2024CV01278  
OHIO SECURITY INSURANCE COMPANY  
175 BERKELEY ST  
BOSTON, MA 02116-5066

Shipper Ref: 2024CV01278  
Reference 1: 2024CV01278  
Reference 2: 021162024CV01278000

**LYNN M. TODARO  
STARK COUNTY CLERK OF COURTS**

**STORM DAMAGE CONSULTANTS LLC  
PLAINTIFF,**

VS.

CASE NUMBER : **2024CV01278**

**OHIO SECURITY INSURANCE  
COMPANY**

ASSIGNED JUDGE : **NATALIE R. HAUPT**

DEFENDANT,

**SUMMONS**

July 8, 2024

**TO THE FOLLOWING NAMED DEFENDANT:**

OHIO SECURITY INSURANCE COMPANY  
175 BERKELEY STREET  
BOSTON, MA 02116

YOU HAVE BEEN NAMED A DEFENDANT IN A COMPLAINT FILED IN STARK COUNTY COURT OF COMMON PLEAS, STARK COUNTY COURT HOUSE, CANTON, OHIO 44702 BY:

STORM DAMAGE CONSULTANTS LLC -  
112 ERIE STREET S  
MASSILLON, OH 44646

PLAINTIFF.

A COPY OF THE COMPLAINT IS ATTACHED HERETO. THE NAME AND ADDRESS OF THE PLAINTIFF'S ATTORNEY IS:

COLLEEN KERINS  
103 CHAMPION LANE  
CHAGRIN FALLS, OH 44022

YOU ARE HEREBY SUMMONED AND REQUIRED TO SERVE UPON THE PLAINTIFF'S ATTORNEY, OR UPON THE PLAINTIFF, IF HE HAS NO ATTORNEY OF RECORD, A COPY OF AN ANSWER TO THE COMPLAINT WITHIN TWENTY-EIGHT DAYS AFTER THE SERVICE OF THIS SUMMONS ON YOU, EXCLUSIVE OF THE DAY OF SERVICE. YOUR ANSWER MUST BE FILED WITH THE COURT WITHIN THREE DAYS AFTER THE SERVICE OF A COPY OF THE ANSWER ON THE PLAINTIFF'S ATTORNEY.

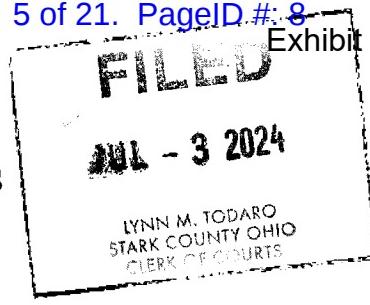
IF YOU FAIL TO APPEAR AND DEFEND, JUDGMENT BY DEFAULT WILL BE RENDERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

LYNN M. TODARO  
CLERK OF COURTS  
STARK COUNTY, OHIO

*Rebecca L. Tisevich*

R. TISEVICH, DEPUTY CLERK

IN THE COURT OF COMMON PLEAS  
STARK COUNTY, OHIO



STORM DAMAGE CONSULTANTS, LLC,  
112 Erie Street S.  
Massillon, OH 44646

Plaintiff,

CASE NO.

2024 CV 01278

v.

JUDGE:

*Haupt*

OHIO SECURITY INSURANCE  
COMPANY

175 Berkeley Street  
Boston, MA 02116

Defendant.

/

**COMPLAINT**

Plaintiff, STORM DAMAGE CONSULTANTS LLC, by and through its undersigned counsel, files its Complaint against OHIO SECURITY INSURANCE COMPANY ("Ohio Security") and in support states as follows:

**PARTIES, JURISDICTION AND VENUE**

1. At all times material hereto, Plaintiff was and is in possession of real property located at 112 Erie Street South, Massillon, Ohio 44646, 120 Erie Street South, Massillon, Ohio 44646, and 130 Erie Street South, Massillon, Ohio 44646 (collectively referred to as the "Insured Property").
2. Defendant, Ohio Security, is an insurance company, licensed to conduct business in Ohio, regularly conducting business throughout the State of Ohio, and conducting business in Stark County, Ohio.
3. This Court has jurisdiction over the present action because at all times relevant to this Complaint, Defendant, either individually or through its agents, officers or representatives, transacted business in the State of Ohio relating to the allegations herein.

4. Venue is proper in Stark County because Plaintiff's business operates in Stark County, Ohio; the Insured Property is located in Stark County, Ohio; Ohio Security has transacted substantial business in Stark County, Ohio; and Stark County, Ohio is where the majority of the transactions relating to the allegations herein occurred.
5. The amount in controversy exceeds twenty-five thousand dollars (\$25,000.00).
6. By virtue of the foregoing, venue and jurisdiction are proper with this Court.

#### **GENERAL ALLEGATIONS**

7. Plaintiff incorporates paragraphs 1 through 6 of the Complaint as though fully rewritten herein.
8. Plaintiff purchased a policy of insurance, BKS(23)61482757 (the "Policy") from OHIO SECURITY for the policy period May 30, 2022, to May 30, 2023. A copy of the insurance policy Declarations Pages as it exists in Plaintiff's possession is attached hereto as Exhibit "A."
9. Plaintiff paid all premiums on the Policy and the Policy was in full and continuing force and effect at all relevant times herein, including July 7, 2022.
10. All conditions precedent to obtaining payment of said benefits under the policy have been complied with, met, or waived.
11. The Plaintiff complied with all conditions precedent to obtaining all benefits and coverages available to it under the Policy.
12. On July 7, 2022, the property suffered physical damage from a sudden and accidental loss. Specifically, the roof of the Insured Property was damaged due to the high wind and/or hail on the date of loss and ensuing rainwater damaged the interior of the property.
13. The Plaintiff timely notified Ohio Security of the claim after the damage occurred.
14. Following the reporting of the claim, Ohio Security assigned Claim Number 24044350 to the

loss.

15. The Plaintiff fully cooperated with Ohio Security following the date of loss.
16. Ohio Security failed to timely provide its coverage decision as the partial denial letter was not received until December 23, 2022.
17. Ohio Security failed to properly indemnify the Plaintiff for the loss pursuant to the terms of the Policy.
18. Ohio Security has withheld coverage under the Policy to the Plaintiff for the loss.
19. Ohio Security has no justification for withholding coverage and payment under the policy.
20. Ohio Security's acts and omissions have caused damage to the Plaintiff.
21. Ohio Security has failed to satisfy the Plaintiff's claim and has delayed and/or refused to pay the full amount that is required to be paid under the relevant insurance policy.

**COUNT I**  
**BREACH OF CONTRACT**

22. Plaintiff re-alleges and incorporates paragraphs one (1) though twenty (20) as though fully set forth herein.
23. At all times relevant, Plaintiff performed its contractual obligations in providing notice to Ohio Security and taking all other necessary and requested actions as required under the policy.
24. Ohio Security has a duty to indemnify the Plaintiff in the event of a covered cause of loss during the policy period.
25. Ohio Security has breached the Policy of insurance by failing to pay the full benefits due and owing under the Policy for a covered cause of loss during the policy period.
26. By delaying and refusing to pay the Plaintiff the amount it is legally entitled to recover, Ohio Security has failed to fulfill its contractual obligations without legal excuse.

27. The Plaintiff has been damaged by the Defendant's actions.
28. The Plaintiff is entitled to recover compensatory damages in an amount to be determined at trial as a direct and proximate result of Ohio Security's breach of contract.

#### **COUNT II – BAD FAITH**

29. Plaintiff re-alleges and incorporates paragraphs one (1) through twenty-eight (28) as though fully set forth herein.
30. At all times material, Defendant owed a duty of fair dealing and good faith to the Plaintiff.
31. The Defendant breached the duty owed to the Plaintiff.
32. If Ohio Security had conducted a competent investigation, it would have properly afforded coverage based upon its engineering report which attributed the interior damage to the ensuing rainwater entering the property from the wind/ hail created openings.
33. Ohio Security failed to properly apply the policy terms to the loss and improperly applied the "vacancy" provision to exclude coverage for the interior damage.
34. Ohio Security failed to make a timely coverage decision, without reasonable justification, and did not provide its partial denial letter until December 23, 2022.
35. In issuing only partial payment to the Plaintiff, delaying the coverage decision, failing to adjust the full scope of damages, and improperly denying the interior damages, the Defendant's actions and omissions, through its agents and adjusters, were with malicious purpose, in bad faith, willful, and conducted in a wanton and/or reckless manner.
36. The actions and omissions of the Defendant demonstrate malice, fraud, oppression, or insult and the Defendant, as the principal or master of its agents and adjusters, authorized, participated in, and ratified the actions or omissions of its agents and adjusters

in this regard.

37. The Defendant's denial of the interior damages to the property was done in hopes that the Plaintiff would accept an amount that was unreasonably low considering the nature and severity of the Plaintiff's claim.

38. The Defendant, through its agents and adjusters, acted intentionally, willfully, wantonly, and/or with actual malice in the adjustment of the Plaintiff's claim. Among other actions, the Defendant:

- a. Failed to conduct an adequate and complete investigation of the claim by failing to issue payment to the Plaintiffs pursuant to the estimates submitted.
- b. Failed to timely make a coverage determination.
- c. Unreasonably rejected the scope of repair and costs contained within the Plaintiff's estimates without justification.
- d. Failed to consider the findings of its own engineer and instead denied coverage to the interior of the Insured Property without justification
- e. Failed to properly apply the "vacancy" provision as provided in the policy.
- f. Compelled the Plaintiff to initiate this litigation to obtain the benefits to which it is entitled under the policy.

39. As a direct and proximate result of the Defendant's actions the Plaintiff:

- a. Suffered and will continue to suffer significant property damage;
- b. Incurred and will continue to incur in the future the costs to repair and/or replace the property damage;

- c. Suffered and will continue to suffer consequential damages;
- d. Suffered and will continue to suffer long term uncertainty regarding its financial future;
- e. Suffered and will continue to suffer increased loss of use;
- f. Incurred and will continue to incur litigation expenses and attorneys' fees;
- g. Are entitled to an award of pre-judgment interest, taxable costs, punitive damages, and investigatory fees; and
- h. Incurred other expenses as a result of the Defendant's bad faith

WHEREFORE, the Plaintiff, STORM DAMAGE CONSULTANTS LLC, demand judgment in its favor against OHIO SECURITY INSURANCE COMPANY, for compensatory damages in an amount in excess of \$25,000.00, punitive damages in excess of \$25,000.00, plus pre-judgment interest, post-judgment interest, costs, reasonable attorneys' fees, and all other damages and costs this Court deems appropriate.

Dated: July 3, 2024

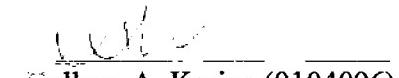


Colleen A. Kerins (0104096)  
Attorney for the Plaintiff  
Kerins Law LLC  
103 Champion Lane  
Chagrin Falls, OH 44022  
T: 305-807-0900  
F: 440-287-7748



#### **JURY DEMAND**

Plaintiffs hereby request, pursuant to Civil Rule 38(B), a trial by jury of the issues of the lawsuit.



Colleen A. Kerins (0104096)  
Attorney for the Plaintiff



**Coverage Is Provided In:**  
Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**

Policy Period:  
**From 05/30/2022 To 05/30/2023**  
12:01 am Standard Time  
at Insured Mailing Location

### Common Policy Declarations

#### Named Insured & Mailing Address

STORM DAMAGE CONSULTANTS LLC  
3676 Community Ln Ste 110  
Copley, OH 44321

#### Agent Mailing Address & Phone No.

(216) 766-6300  
INSURANCE CONSULTANTS AGY LLC-O  
23980 CHAGRIN BLVD STE 200  
BEACHWOOD, OH 44122-5542

Named Insured Is: LIMITED LIABILITY COMPANY

Named Insured Business Is: CONTRACTORS OFFICE BUILDING AND STORAGE

*In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.*

#### SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

#### COVERAGE PART

#### CHARGES

Commercial Property \$2,968.00

Commercial General Liability \$644.00

**Total Charges for all of the above coverage parts: \$3,612.00  
Certified Acts of Terrorism Coverage: \$78.00 (Included)**

*Note: This is not a bill*

#### IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 04/01/22

Authorized Representative

To report a claim, call your Agent or 1-800-366-6446

DS 70 21 11 16

EX A



**Coverage Is Provided In:**  
**Ohio Security Insurance Company**

Policy Number:  
**BKS (23) 61 48 27 57**

Exhibit 1  
**Policy Period:**  
**From 05/30/2022 To 05/30/2023**  
**12:01 am Standard Time**  
**at Insured Mailing Location**

### Common Policy Declarations

#### Named Insured

STORM DAMAGE CONSULTANTS LLC  
 3676 Community Ln Ste 110  
 Copley, OH 44321

#### Agent

(216) 766-6300  
 INSURANCE CONSULTANTS AGY LLC-O  
 23980 CHAGRIN BLVD STE 200  
 BEACHWOOD, OH 44122-5542

### SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 112 Erie St S, Massillon, OH 44646-6650

### POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 88 01 15	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG 24 26 04 13	Amendment of Insured Contract Definition

In witness whereof, we have caused this policy to be signed by our authorized officers.

Mark Touhey  
 Secretary

David Long  
 President

To report a claim, call your Agent or 1-844-325-2467  
 DS 70 21 11 16



**Coverage Is Provided In:**  
Ohio Security Insurance Company

Exhibit 1  
Policy Number:  
**BKS (23) 61 48 27 57**

Policy Period:  
**From 05/30/2022 To 05/30/2023**  
12:01 am Standard Time  
at Insured Mailing Location

### Common Policy Declarations

#### Named Insured

STORM DAMAGE CONSULTANTS LLC  
3676 Community Ln Ste 110  
Copley, OH 44321

#### Agent

(216) 766-6300  
INSURANCE CONSULTANTS AGY LLC-O  
23980 CHAGRIN BLVD STE 200  
BEACHWOOD, OH 44122-5542

### POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 84 99 01 12	Non-Cumulation Of Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 60 12 08	Each Location General Aggregate Limit
CG 88 61 12 08	Property Damage - Customers' Goods
CG 88 66 12 08	Property Damage - Borrowed Equipment
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 89 56 11 10	Amendment of Occurrence Definition
CP 00 10 10 12	Building and Personal Property Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 23 04 08	Ohio Changes
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 10 34 10 12	Exclusion of Loss Due To By-Products of Production or Processing Operations (Rental Properties)
CP 88 04 03 10	Removal Permit
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 00 01 15	Custom Protector Endorsement
CP 90 40 01 15	Office/Lessors Custom Protector Endorsement
CP 92 12 12 20	Cyber Incident Exclusion
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 02 44 09 07	Ohio Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses

To report a claim, call your Agent or 1-844-325-2467

DS 70 21 11 16



**Coverage Is Provided In:**  
Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**

Policy Period:  
**From 05/30/2022 To 05/30/2023**  
12:01 am Standard Time  
at Insured Mailing Location

### Common Policy Declarations

#### Named Insured

STORM DAMAGE CONSULTANTS LLC  
3676 Community Ln Ste 110  
Copley, OH 44321

#### Agent

(216) 766-6300  
INSURANCE CONSULTANTS AGY LLC-O  
23980 CHAGRIN BLVD STE 200  
BEACHWOOD, OH 44122-5542

### POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 09 96 01 07	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 06 04 10	Offer of Mine Subsidence Insurance Coverage Ohio Mine Subsidence Insurance Underwriting Association Application
IL 88 53 11 20	Actual Cash Value
LC 88 00 02 12	Ohio - Punitive or Exemplary Damages Exclusion

To report a claim, call your Agent or 1-844-325-2467

**DS 70 21 11 16**

*Coverage Is Provided In:*Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**Policy Period:  
**From 05/30/2022 To 05/30/2023**12:01 am Standard Time  
at Insured Mailing Location**Commercial Property  
Declarations****Named Insured**

STORM DAMAGE CONSULTANTS LLC

**Agent**

(216) 766-6300

INSURANCE CONSULTANTS AGY LLC-O

**SUMMARY OF CHARGES**

<b>Explanation of Charges</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
	<u>Property Schedule Totals</u>	<u>\$2,893.00</u>
	<u>Certified Acts of Terrorism Coverage</u>	<u>\$75.00</u>
<i>Total Advance Charges:</i>		<b>\$2,968.00</b>
<i>Note: This is not a bill</i>		

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**To report a claim, call your Agent or 1-844-325-2467****DS 70 22 01 08**

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*Coverage Is Provided In:*

Ohio Security Insurance Company

Policy Number: Exhibit 1

BKS (23) 61 48 27 57

Policy Period:

From 05/30/2022 To 05/30/2023

12:01 am Standard Time

at Insured Mailing Location

**Commercial Property  
Declarations Schedule**

**Named Insured**

STORM DAMAGE CONSULTANTS LLC

**Agent**

(216) 766-6300

INSURANCE CONSULTANTS AGY LLC-O

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

**0001 112 Erie St S  
120 Erie And 130 Erie  
Massillon, OH 44646-6650**

**Property Characteristics**

**Construction:** Joisted Masonry

**Building Coverage**

**Occupancy:** Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Erection or Repair - Not Buildings - Office

**Description**

Limit of Insurance	\$788,176
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Coinsurance	90%
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Inflation Guard - Annual Increase	2%
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**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$2,500
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<b>Premium</b>	<b>\$2,664.00</b>
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**Equipment Breakdown Coverage**

To report a claim, call your Agent or 1-844-325-2467

**DS 70 23 01 08**

**Coverage Is Provided In:**Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**Policy Period:  
**From 05/30/2022 To 05/30/2023****12:01 am Standard Time  
at Insured Mailing Location****Commercial Property  
Declarations Schedule****Named Insured****Agent**

STORM DAMAGE CONSULTANTS LLC

(216) 766-6300

INSURANCE CONSULTANTS AGY LLC-O

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

**Premium \$79.00****SUMMARY OF OTHER PROPERTY COVERAGES**

<b>Property Extension Endorsement</b>	<b>Description</b>	<b>Premium</b>	<b>Included</b>
	Custom Protector Core Endorsement		\$ .00
	Office/Lessors Custom Protector Endorsement		\$150.00
<b>Premium \$150.00</b>			
<b>Commercial Property Schedule Total: \$2,893.00</b>			

**To report a claim, call your Agent or 1-844-325-2467****DS 70 23 01 08**

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**Coverage Is Provided In:**  
Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**

Policy Period:  
**From 05/30/2022 To 05/30/2023**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial General Liability**  
**Declarations**  
Basis: Occurrence

**Named Insured**

STORM DAMAGE CONSULTANTS LLC

**Agent**(216) 766-6300  
INSURANCE CONSULTANTS AGY LLC-O**SUMMARY OF LIMITS AND CHARGES**

<b>Commercial General Liability Limits of Insurance</b>	<b>DESCRIPTION</b>	<b>LIMIT</b>
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	1,000,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

**Explanation of Charges**

<b>EXPLANATION OF CHARGES</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
	General Liability Schedule Totals	641.00
	Certified Acts of Terrorism Coverage	3.00

**Total Advance Charges:** \$644.00*Note: This is not a bill*

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**To report a claim, call your Agent or 1-844-325-2467****DS 70 22 01 08**

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**Coverage Is Provided In:**  
Ohio Security Insurance Company

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at Insured Mailing Location

**Commercial General Liability  
Declarations Schedule**

**Named Insured****Agent**

STORM DAMAGE CONSULTANTS LLC

(216) 766-6300

INSURANCE CONSULTANTS AGY LLC-O

**SUMMARY OF CLASSIFICATIONS - BY LOCATION**

**0001 112 Erie St S  
120 Erie And 130 Erie  
Massillon, OH 44646-6650**

Insured: STORM DAMAGE CONSULTANTS LLC

**CLASSIFICATION - 61212**

Buildings Or Premises - Bank Or Office - Mercantile Or  
Manufacturing (Lessor's Risk Only) - For Profit  
Products-Completed Operations Are Subject To The General  
Aggregate Limit.

<b>COVERAGE DESCRIPTION</b>	<b>PREMIUM BASED ON -</b>	<b>RATED / PER 1,000</b>	<b>PREMIUM</b>
Premise/Operations	15,456 Square Feet Of Area	34.994	\$541.00

**Total:** *Included*

**SUMMARY OF OTHER COVERAGE**

<b>COVERAGE DESCRIPTION</b>	<b>PREMIUM</b>
Office/Lessor Custom Protector Coverages	\$100.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16

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**Coverage Is Provided In:**  
Ohio Security Insurance Company

Exhibit 1

Policy Number:  
**BKS (23) 61 48 27 57**

Policy Period:  
**From 05/30/2022 To 05/30/2023**  
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at Insured Mailing Location

**Commercial General Liability  
Declarations Schedule**

**Named Insured****Agent**

STORM DAMAGE CONSULTANTS LLC

(216) 766-6300

INSURANCE CONSULTANTS AGY LLC-O

**SUMMARY OF OTHER COVERAGE - continued**

<b>COVERAGE DESCRIPTION</b>	<b>PREMIUM</b>
Commercial General Liability Schedule Total	\$641.00

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To report a claim, call your Agent or 1-844-325-2467

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